ANNUAL REPORT INSTRUCTIONS FOR

INSURANCE COMPANIES

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Securities and Regulated Industries Bureau
Regulated Industries Unit (RIU)
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TABLE OF CONTENTS

General Instructions

The Iowa Insurance Division (IID) is pleased to welcome you to the Regulated Industries Unit (RIU) electronic filing process. If you have problems with the electronic filing process, please send your comments to: preneed.annual.report@iid.iowa.gov.

All annual reports by Insurance Companies are due by **March 01** of each calendar year.

Before you log into the RIU Filing Portal, have your CSV file ready:

Using the Insurance Company template on the IID website: https://iid.iowa.gov/documents/insurance-company-template, create the data submission portion of your Annual Report. Then save the template in Excel using the required file-naming convention: **20XX INS ANRPT Name of Insurance Company**. Next, save that same file as a CSV file. See page 11 for instructions on saving a file as a CSV file.

You can access the RIU Filing portal via this link: https://iid.force.com/CustomCommunityLogin *Bookmark this link for future use.*

Steps to Access the Filing Portal and File the Annual Report

1. Go to the RIU Filing Portal System Information Web page: https://iid.iowa.gov/riuportal. All the filing information regarding the submission of the annual report can be found on this page, including: instructions, checklists, Excel templates, forms, codes and lists.

2. Use Google Chrome to log into the portal, as other browsers may not be supported.

3. Log into the portal using this link: https://iid.force.com/CustomCommunityLogin.

4. Select the account.

5. View and either confirm or update your Contact and Account Information. If you want to change your Contact Name or Business Name, you will need to email us at preneed.annual.report@iid.iowa.gov.

6. Select 'View Annual Reports'.

7. Select 'Submit Annual Report for Current Year'.

8. Read and confirm instructions.

9. Answer the checklist questions and save.

10. Upload CSV File.

11. Complete the Attestation.

12. Submit the Annual Report.

Cautions!

1. If you exit the system before you submit your report the system will save your information until March 01. Any partial filings that have not been submitted will automatically be deleted.

2. If you are in the portal and there is **no activity** for 45 minutes, the system will save your progress and log you out.

3. You must use the Excel Template for your type of entity, provided on the RIU Filing Portal Information Page. If you attempt to create your own template the system will **not** accept it. The template can be used on a Windows or Macintosh operating system.

4. The system will only allow **one** submission of each annual report. If you need to amend or supplement a report that has already been submitted, you will have to contact the RIU.

5. When entering dates, the format of the date is MM/DD/YYYY. Do not add any additional spaces before or after the date. The date may automatically appear as ######, but it is simply the Excel/CSV file shrinking the columns, but the data is still there.
   Note: Leading zeros in the month may drop off; however, the leading zeros in the day must remain (e.g. 3/04/2017).

6. If you have more than one transaction involving a preneed contract, only the first transaction should be reported as "New" and the other transactions should be coded as "Cancelled", "Existing", or "Serviced".

7. The file should be named as follows: **20XX INS ANRPT Name of Insurance Company**

Insurance Company
EXCEL/CSV File Upload Instructions

Introduction

To submit your annual report, you are required to upload a CSV File. CSV stands for Comma Separated Values. It is a special type of file that allows you to upload your annual report information to the IID Portal. This must be created in Excel. To upload your CSV File through the IID Portal when submitting your annual report, you must first create the file exactly as directed and follow the **special notes** below for it to be accepted as a valid file.

Getting Started

Using Excel, open the Insurance_company.xlsx template file located at: https://iid.iowa.gov/documents/insurancecompany-template. This is the file you will use to enter your annual report information.

Special Notes

When you enter the data in the file, only add the data/information requested. Do not change anything in the column headers on the Excel template provided by IID. If any of the prefilled column headers is changed, deleted or doesn't appear as expected, the system will not accept your file. **Error message(s) will populate to inform you of any corrections needed. If you are consistently having problems with error messages in the file, you may cut and paste the data into a new template and upload the file again**

Please do not:

- add formulas
- add additional columns
- **insert commas or any special characters i.e.; (,) ($), (‘), (&)**
- skip rows
- change the names of the columns in the header row (row 1)
- **change the order of the header rows**
- add formatting (e.g. bold, larger font, etc.)
- delete the header row (row 1) or any columns
- add any additional sheets to the Excel file, keep everything on Sheet 1
- **exceed row 2000**

Filling Out the Excel File

These instructions outline how to create the CSV File using the IID Excel template. Enter your data in all columns in the Insurance_company.xlsx file per the instructions given below.

Column A (Contract Status Code):
- **This is a mandatory field** to be entered for every row of data you have. The available options are: **New, Cancelled, Existing and Serviced**. Make sure you spell the options exactly as listed, making sure to use upper and lower case letters as shown**. Do not add additional spaces before, between, or after the word you type.**

Column B (Funding Type Code):
- **This is a mandatory field** to be entered for every row of data you have. The available options are: **Insurance** and **Surety Bond**. Make sure you spell the options exactly as listed, making sure to use upper and lower case letters as shown. **Do not add any additional spaces before and or after the word you type.**

Column C (Financial Activity Code):
- **This is a mandatory field** to be entered for every row of data you have. The available options are:
- **AF** (Additional Funding), **NF** (New Funding), **WC** (Withdrawal Cancellation), **WO** (Withdrawal Other), **WP** (Withdrawal Partially Serviced), **WS** (Withdrawal Serviced), **WT** (Withdrawal Transfer) and **WI** (Withdrawal Trust Income). Make sure you **only** use the upper case letters as shown. **Do not add any additional spaces before and or after the initials you type.**

Column D (PS License Number):
- **This is a mandatory field** to be entered for every row of data you have. Enter a valid Preneed Seller License number. The format of the license number is "PS-XXXXXX". Make sure you enter the options using upper case letters for "PS" as shown, a dash (-), and a six-digit number. **Do not add any additional spaces before, between, or after the license number you type.**

Column E (Producer License Number):
- **This is a mandatory field**. Enter the National Producer License Number (NPN).

Column F (Purchaser Name):
- **This is a mandatory field**. Enter the Purchaser Name.

Column G (Beneficiary Name):
- **This is mandatory field.** Enter the Beneficiary Name or Insured Name.

Column H (Insurance Company Number):
- **This is a mandatory field** to be entered for every row of data you have**.** Enter the valid Insurance Company Number (NAIC)

Column I (Insurance Policy Number):
- **This is a mandatory field**. Enter the valid Insurance Policy Number.

Column J (Available Death Benefit):
- **This is a mandatory field**. Enter the End of Period Insurance or Annuity Available Benefit Amount. For "Serviced" or "Cancelled" policies, this is the amount paid upon the death of the insured or claim paid out respectively. Do not put zero in the data file. For "New" and "Existing" policies, this is the ending balance at year end. Do not include symbols such as "$" or ",". Enter the numbers in the format "XXXX.XX". Don't be concerned if trailing zeros drop off.

Column K (Policy Face Amount):
- **This is a mandatory field**. Enter the Amount of Insurance. Do not include symbols such as "$" or ",". Enter the numbers in the format "XXXX.XX". Don't be concerned if trailing zeros drop off.

Column L (Date of Transaction):
- **This is mandatory field** to be entered for every row of data you have. Enter Date of Transaction using the format MM/DD/YYYY.

Column M (Comments):
- Enter any comments for the specific contract or enter NA. This field allows 200 characters including spaces and periods.

Do not exceed 2000 rows of data. Do not add additional sheets, if you have new data that exceeds 2000 lines you will need to complete an additional Excel template and upload it as a separate csv file with your annual report. Do not leave any blank/empty rows between the data.

Saving the Excel File

Once all the data has been entered save the Excel file **first**. **Then,** save the file as a CSV file on your desk top or any drive you can access easily.   To save the file follow these steps:

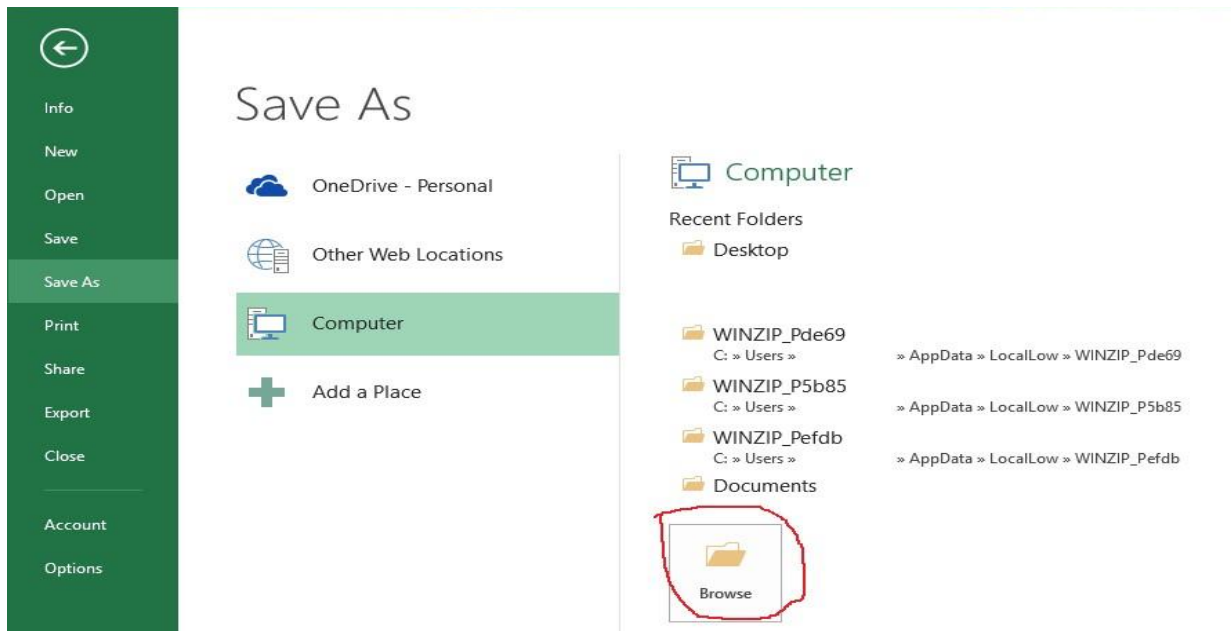**Step 1): Click "FILE" on the top left corner of Excel form. Other versions of Excel may appear slightly different.**
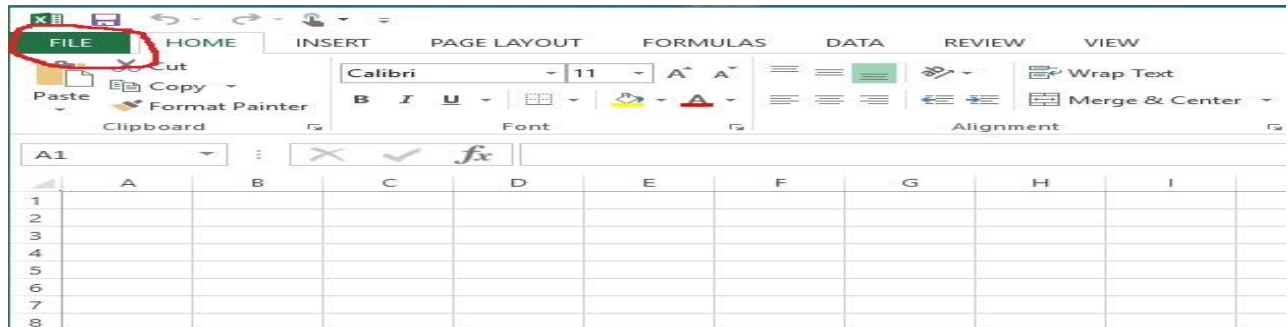
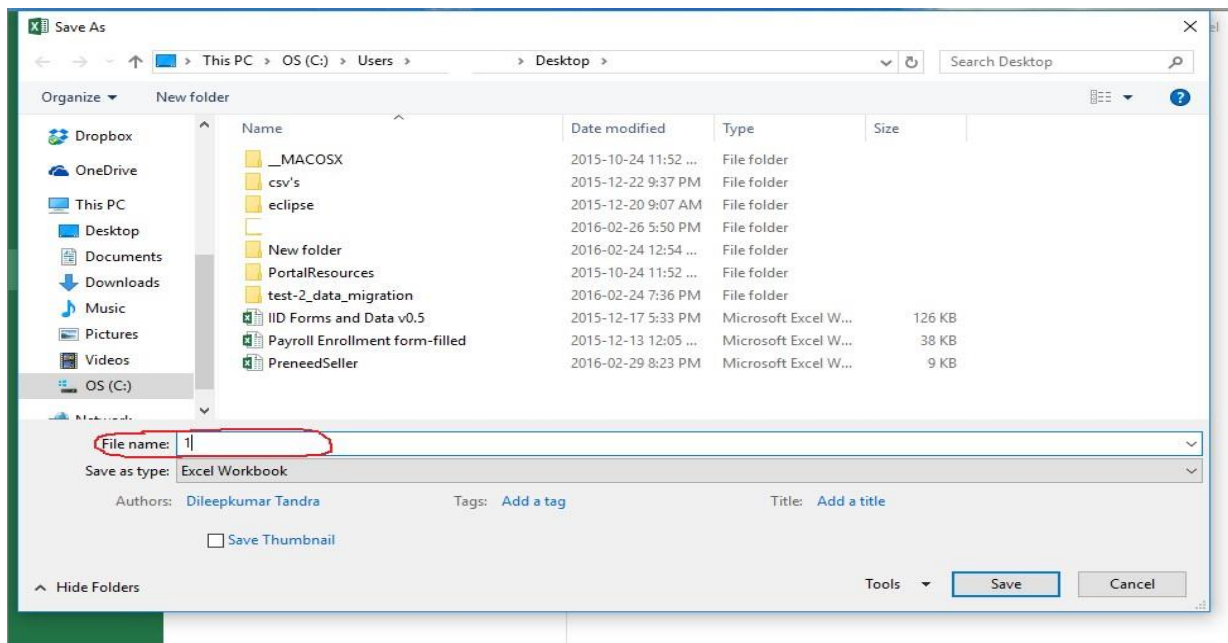**Step 2): Then Click on "Save As".**

Step 3): Select a location to save your file.

Step 4): Select Browse for location.

Step 5): Enter the name to save the file in this format. (20XX INS ANRPT Name of Insurance Company)
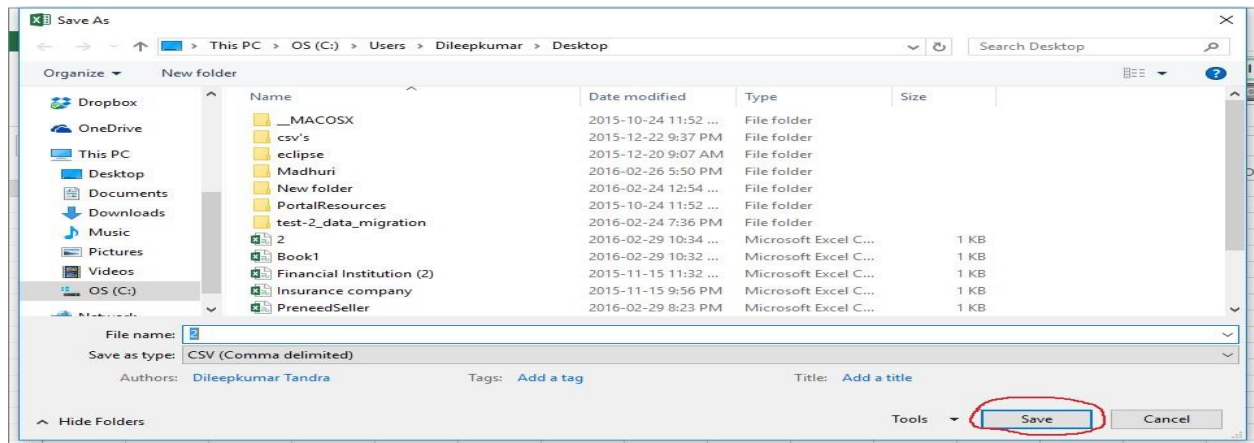
Saving the CSV File

Step 6) <u>VERY IMPORTANT STEP</u>: Save the file as a CSV File by selecting "Save as type" and then selecting "CSV (Comma delimited)" from the drop-down menu.
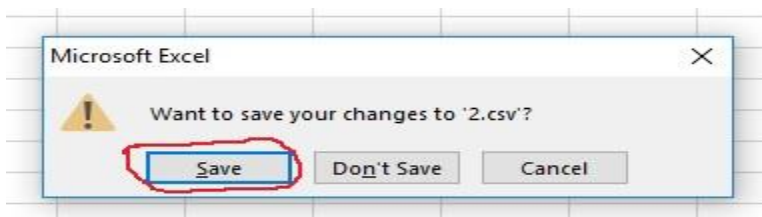
Note: If you are using a MAC, Select the "Save As type" to be "Windows Comma Separated (.csv)".
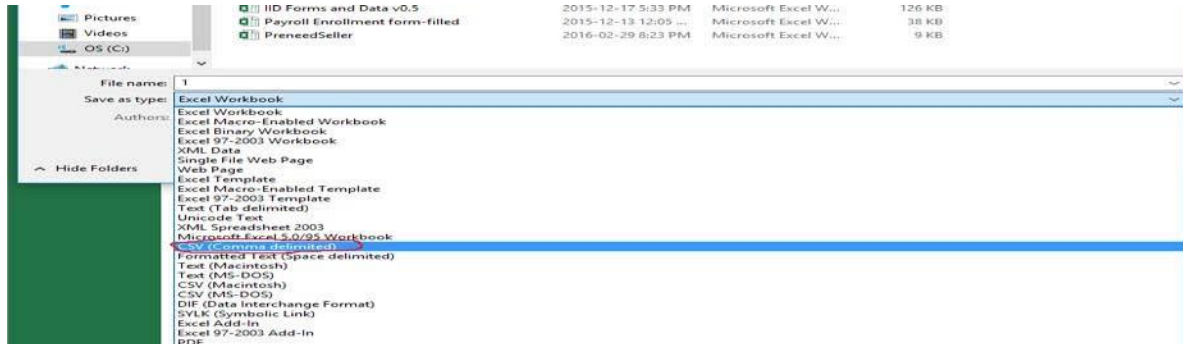
Step 7): Click on "Save" and you will receive a prompt as shown in step 8.

**Step 8): Click "Save" to save the file as a CSV File.**

You have now successfully saved your CSV file.

Closing the CSV File

Do not make any changes in the CSV file. When closing a CSV file you will be asked a series of questions. Depending on your version of Excel, not all the questions may be asked.

Step 9): Once the file is saved, close the file. The following prompt will appear. Click "Yes".
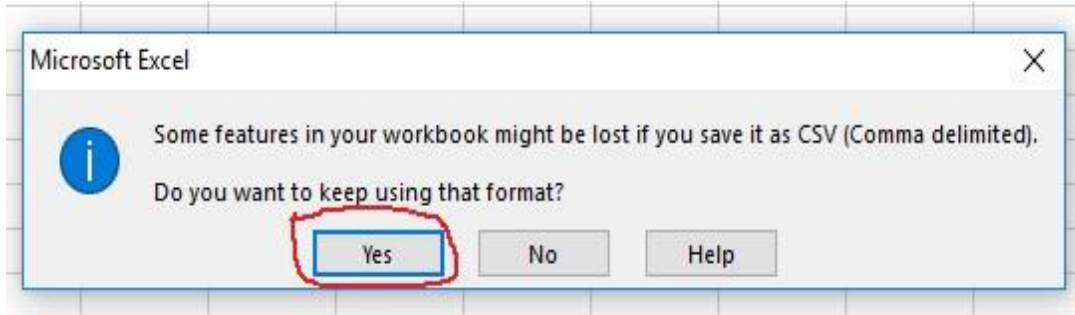
Now upload your file through the IID Portal **https://iid.force.com/CustomCommunityLogin**

Definitions and Terms

1. **Assignment:** The transfer of all or part of a policyholder's legal title and rights to an insurance policy to another person.

2. **Beneficiary:** The person designated to receive the death benefits from a trust, life insurance policy or annuity contract.

3. **Contract Beneficiary:** Means any natural person specified or included in a purchase agreement, upon whose future death cemetery merchandise, funeral merchandise, funeral services, or a combination thereof are to be provided under the purchase agreement.

4. **Contract Status Code:** Codes used by Preneed Sellers, Financial Institutions and Insurance Companies to describe the status of a purchase agreement. The codes are:

   a. **Cancelled:** A purchase agreement that is to be removed from the active contract account log, based upon the seller's or purchaser's cancellation of the purchase agreement.
   b. **Existing:** A pre-existing purchase agreement.
   c. **New:** A new preneed purchase agreement.
   d. **Serviced:** A purchase agreement that is to be removed from the active contract account log, based upon fulfillment and delivery of all merchandise and services.

5. **CSV File:** A comma-separated values file. Sometimes called a comma delimited file. This type of file stores numbers and text in a plain format which will allow the numbers and text to be exported into the system database. In a Macintosh operating system these files are referred to as "Windows Comma Separated (.csv)".

6. **Death Benefit:** The amount of benefit that will be paid in the event of the death of a covered person.

7. **Financial Activity Code:** Codes used by Preneed Sellers, Financial Institutions and Insurance Companies to denote a type of financial transaction. The codes are:

   a. **AF = Additional Funding:** Identifies additional funding of an existing purchase agreement.
   b. **NF = New Funding:** Identifies funding in connection with a new purchase agreement sold during the year covered by the annual report.
   c. **WC = Withdrawal Cancellation:** Identifies a withdrawal that is made in connection with the cancellation of an existing purchase agreement.
   d. **WO = Withdrawal Other:** Identifies any withdrawal that is made in connection with the cancellation of an existing purchase agreement not covered by the other financial activity codes related to withdrawals.

e. **WP = Withdrawal Partially Serviced:** Identifies a withdrawal related to an existing purchase agreement that is based upon partial fulfillment or delivery of merchandise and/or services.

f. **WS = Withdrawal Serviced:** Identifies a withdrawal related to an existing purchase agreement that is based upon fulfillment and delivery of all merchandise and services under the purchase agreement.

g. **WT = Withdrawal Transfer:** Identifies a withdrawal related to the cancellation of an existing purchase agreement by the purchaser involving a transfer of trust funds or insurance funding.

h. **WI = Withdrawal Trust Income:** Identifies the withdrawal of trust interest or income by the preneed seller or purchaser.

8. **Insurance Producer:** An individual licensed to sell, solicit, or negotiate insurance policies.

9. **Irrevocable Beneficiary:** A type of beneficiary in a life insurance policy or segregated trust fund contract whose compensation cannot be changed without the beneficiary's consent.

10. **Issue Date:** The date when an insurance company issues a policy.

11. **Named Insured:** The individual whose life is insured by the policy.

12. **Policy Beneficiary:** The person designated to receive the death benefits from a life insurance policy or annuity contract.

13. **Policyholder:** The person who owns an insurance policy.

14. **Purchase Agreement:** Means an agreement to furnish cemetery merchandise, funeral merchandise, funeral services, or a combination thereof when performance or delivery may be more than one hundred twenty days following the initial payment on the account.

15. **Purchaser:** Means the person identified in the purchase agreement as the individual purchasing the cemetery merchandise, funeral merchandise, funeral services, or combination thereof. The purchaser need not be a beneficiary of the purchase agreement.

16. **Transaction:** Means a deposit at a financial institution, a withdrawal at a financial institution, an assignment of insurance policy or annuity proceeds, a transfer of ownership of an insurance policy or annuity, the issuance of a burial or final expense insurance policy.

17. **Transaction Date:** The calendar date the transaction occurred should be in MM/DD/YYYY format.